

## Long-Term Uninsured Adults in Massachusetts

*This publication is the fifth in a series of monographs based on the results of the Division of Health Care Finance and Policy's 2000 Health Insurance Status of Massachusetts Residents Survey. This series is also available on our web site: [www.mass.gov/dhcfp](http://www.mass.gov/dhcfp).*

Uninsured adults tend to encounter more barriers to preventive services and treatment of chronic illnesses than to acute care. A number of studies have documented that uninsured adults are more likely than insured adults to report poor health or to delay seeking medical care. Studies have also examined the duration of time without health insurance. One recent national study found that long-term uninsured adults reported more unmet health needs than insured adults. This study, using data from the Behavioral Risk Factor Surveillance System (BRFSS) also found that two thirds of uninsured adults were uninsured for one year or longer.<sup>1</sup>

Massachusetts specific data from the 2000 BRFSS suggest a pattern of proportionately more long-term uninsured with increasing age.<sup>2</sup> For example, 21.3% of uninsured adults ages 18-34 report a lack of health insurance coverage for two or more years, while over 75% of uninsured adults ages 35-64 report a lack of health insurance coverage for two or more years.<sup>3</sup>

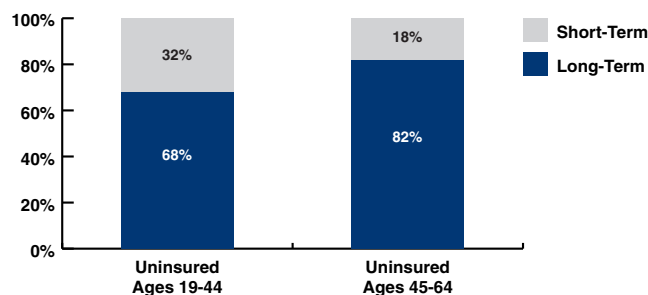
Previous monographs in this series describe the Massachusetts uninsured population, without addressing the duration of time without coverage. This monograph compares the characteristics of short-term and long-term uninsured non-elderly adults. Long-term uninsured are defined as residents who reported that they never had health insurance or were without coverage for more than a year.

### Key Findings

- Uninsured non-elderly adults are more than twice as likely to be long-term uninsured (70.4%) as short-term uninsured (29.6%).

- Nearly 30% of uninsured non-elderly adults report that they never had health insurance, most of these adults (86%) are under age 45.
- Although the majority of uninsured adults are ages 19-44, this age group is less likely to be long-term uninsured than adults ages 45-64 (see Figure 1).

**Figure 1**  
**Percent of**  
**Uninsured Non-Elderly Adults by Duration and Age**



- Males are more likely to be long-term uninsured than females.
- Nearly one quarter of long-term uninsured adults report that they reside in very low-income households (less than 134% of the federal poverty level).
- Most of the long-term uninsured work (76.8%) with the majority employed by small firms (81.7%).
- More than two-thirds of the long-term uninsured working for small firms report that they are not eligible for health insurance coverage through their employer.
- Long-term uninsured adults are much less likely to report receiving care when needed than short-term uninsured adults.

# Methodology

In 1998 and 2000 the Division of Health Care Finance and Policy conducted two state-sponsored surveys to identify characteristics of the uninsured and underinsured populations in Massachusetts. Each survey was conducted between February and July. Survey samples were drawn from a computer-generated random list of telephone numbers distributed among five regional areas of the Commonwealth. Survey questionnaires were available in both English and Spanish. Responses were weighted to reflect population estimates. The analysis presented in this monograph is based on combined data from both surveys. For the 1998 survey, long-term uninsured are residents who reported that they were without coverage prior to January 1997. For the 2000 survey, long-term uninsured are residents who reported that they were without coverage prior to January 1999.

# Demographics

**Age.** While more than 60% of uninsured adults ages 19 to 24 are long-term uninsured, they have the lowest proportion of long-term uninsurance among the five non-elderly adult age groups shown in Figures 2 and 3. Adults ages 45-54 are the most likely to be long-term uninsured (84.3%). The percent of long-term uninsured among all uninsured non-elderly adults was 2.4 times the short-term percent, 70.4% versus 29.6% (see Figure 2).

**Figure 2**  
**Percent of Uninsured Non-Elderly Adults**  
**by Duration and Age Group**

Age Group	Percent by Duration of Uninsurance		Percent within Age Group	
	short-term	long-term	short-term	long-term
19-24	30.6%	19.7%	39.5%	60.5%
25-34	33.6%	30.7%	31.5%	68.5%
35-44	24.7%	27.6%	27.3%	72.7%
45-54	7.2%	16.2%	15.7%	84.3%
55-64	4.0%	5.9%	22.4%	77.6%
Total	100.0%	100.0%	29.6%	70.4%

On average, long-term uninsured residents are older than short-term uninsured residents (age 36 versus just under age 32). One-third of the short-term uninsured are ages 25-34, as are nearly one-third of the long-term uninsured. The oldest uninsured non-elderly adults (ages 55-64) account for the

smallest proportions of both total short-term uninsured (4%) and total long-term uninsured (5.9%).

**Sex.** The long-term uninsured population is 1.6 times more likely to be male than female (61.2% versus 38.8%). The short-term uninsured is evenly split by gender. On average, the long-term uninsured female population is older than the long-term uninsured male population (age 38 versus age 35). Most long-term uninsured males are ages 19-44 (83.8%) compared with 68.7% of long-term uninsured females. In addition, 31.3% of the long-term uninsured females are ages 45-64 compared with 16.1% of long-term uninsured males (see Figure 3).

**Figure 3**  
**Distribution of Uninsured Non-Elderly Adults**  
**by Gender, Age and Duration**

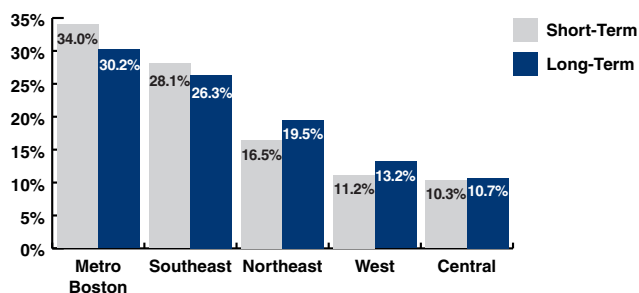
Age Group	Percent of Uninsured Men		Percent of Uninsured Women	
	short-term	long-term	short-term	long-term
19-24	30.2%	21.1%	31.0%	17.4%
25-34	35.3%	34.7%	31.8%	24.4%
35-44	22.7%	28.0%	26.7%	27.0%
45-54	7.2%	11.1%	7.1%	24.1%
55-64	4.7%	5.0%	3.4%	7.2%
Total	100%	100%	100%	100%

**Geographic Distribution.** The distribution of the long and short-term uninsured among the five geographic regions of Massachusetts is consistent with the proportion of the state population represented by each region. Most of the uninsured reside in the Metro Boston and the Southeast regions. Together, these two regions are home to 62.1% of the short-term uninsured and 56.5% of the long-term uninsured. Just over 10% of Massachusetts uninsured adults live in the Central region (see Figure 4).

**Race/Ethnicity.** Most long-term and short-term uninsured non-elderly adults are white non-Hispanic residents, about three quarters in both cases. While just 4.2% of the long-term uninsured adults are black, 13.5% are Hispanic. Just over 70% of white uninsured adults and 80.5% of uninsured Hispanic adults are long-term uninsured, but less than half of uninsured black adults (45%) are long-term uninsured.

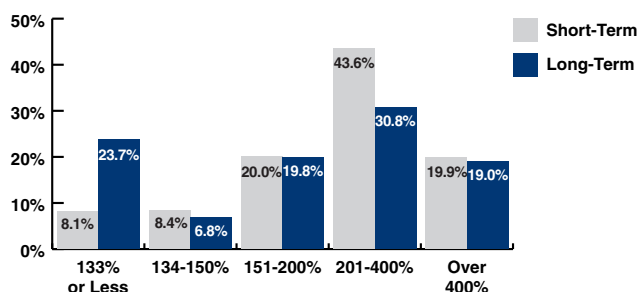
**Income.** The long-term uninsured are as likely to live in low-income households (200% or less of the federal poverty level (FPL)), as in higher income households (greater than

**Figure 4**  
**Percent of Uninsured Non-Elderly Adults**  
**by Region and Duration**



200% of the FPL). However, more of the short-term uninsured report residing in higher income households (63.5%) and fewer residing in lower income households (36.5%). This difference is primarily due to the fact that nearly one quarter of the long-term uninsured report living in households earning less than 134% of the FPL, compared to just 8.1% of the short-term uninsured (see Figure 5).

**Figure 5**  
**Percent of Uninsured Non-Elderly Adults**  
**by Duration and Income**



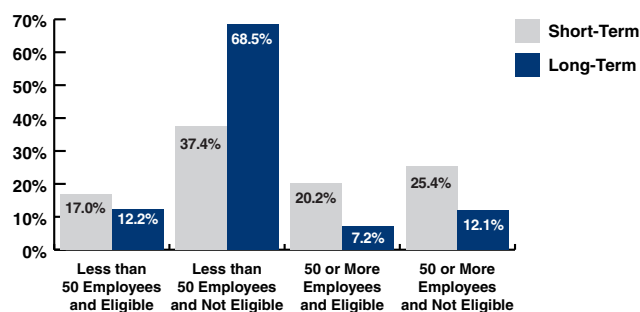
*Employment.* Although most uninsured non-elderly adults are employed, the long-term uninsured are more likely to be employed than the short-term uninsured (76.8% versus 66.4%). It is interesting to note that the majority of the long-term uninsured adults with jobs (81.7%) are employed at small firms (fewer than 50 employees); the employed short-term uninsured are more evenly divided between small and large firms (55.9% and 44.1%).

The long-term uninsured are evenly distributed among people with less than a year, 1-5 years, and six or more years

of job tenure (32.9%, 39.3%, 27.8%). However, the short-term uninsured include a higher percent of those working for less than a year (59.5%), and a lower percent of those working for six or more years (10.2%), with the remainder having 1-5 years of job tenure (30.3%).

Large proportions of both the long and short-term uninsured who are employed report that they are not eligible for health insurance through work, 78.3% of the long-term uninsured and 63% of the short-term uninsured. More than two-thirds (68.5%) of the long-term uninsured consist of employees from small firms who are not eligible for health insurance through their employers (see Figure 6).

**Figure 6**  
**Percent of Uninsured Non-Elderly Adults**  
**by Duration, Firm Size and Eligibility**



## Health and Health Care

There were no reported differences in health status. Most long and short-term uninsured non-elderly residents report that they are in good to excellent health (90% and 91%), similar to insured residents (91.8%). Equal proportions of long and short-term uninsured fill their prescriptions some or none of the time (20%), again similar to insured residents (22%).

Long-term uninsured are less likely to report a chronic condition lasting three or more months than the short-term uninsured (21.4% versus 29.7%). Short-term uninsured residents are more similar to the insured residents (30.1%).

Long-term uninsured residents are less likely to report that they received needed care “always” or “usually” than short-term uninsured residents (44.2% versus 69%). Nearly all insured residents (93.2%) report that they always or usually receive needed care.

The long-term uninsured are much less likely than short-term uninsured to receive free care (15.1% versus 26.7%) for



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their last health care visit and are more likely to pay out-of-pocket than the short-term uninsured (64.5% versus 53.2%).

## Conclusion

It is important to look more closely at long-term uninsured adults since they make up a large portion of the remaining uninsured population in Massachusetts. Most of these adults work, which is not surprising given the recent Medicaid expansion to low-income, long-term unemployed individuals (MassHealth Basic) in 1998. They are, however, more likely to work for small firms and less likely to be eligible for coverage through their workplace. They are somewhat older than the short-term uninsured, more likely to be male, and more likely to be low income (200% or below the FPL). In addition, these long-term uninsured adults have a lower probability of receiving needed care and of receiving free care.

Many questions remain unanswered. How do the long-term uninsured get the health care services they need? Do they and

their employers know about the Insurance Partnership Program, a private-public subsidy program for small employers and low-income workers who are self-employed or working for small employers? Are health insurance costs too high for this population even with a subsidy? Do the products offered on the market meet their needs? Descriptive data highlighted in this report and other research may help policy makers think about how to best meet the health care and insurance needs of the large number of our uninsured who are without insurance for a year or more.

1. Ayanian JZ, Weissman JS, Schneider EC, Ginsburg JA, Zaslavsky AM, "Unmet health needs of uninsured adults in the United States." *JAMA*. 2000;284:2061-2069.
2. Centers for Disease Control and Prevention. Behavioral Risk Factor Surveillance System web site. Available at <http://www.cdc.gov/nccdphp/brfss>.
3. Ayanian et al found an overall non-elderly adult uninsured rate of 14% of which 9.7% were long-term and 4.3% were short-term in duration of uninsurance.